



2025 Annual Compliance and Security Bulletin

Thank you for choosing us as your financial partner. Together, we'll navigate the ever evolving compliance and security landscape and empower your *incredible*.

In this issue:

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Dive into the ACH compliance rules and learn how to obtain a copy of the Nacha Rules Book.
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We reveal what you can do to safeguard your business from cyber attacks.
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We've got you covered! Links to additional resources we think you'll love.

ACH RULES COMPLIANCE BULLETIN

The Nacha Operating Rules are the foundation for every ACH payment. By defining the roles and responsibilities of financial institutions and establishing clear guidelines for each Network participant, the Rules ensure that millions of payments occur smoothly and easily each day.



As an ACH Originator, you are required to comply with the Nacha Operating Rules (Rules).

To obtain a free copy of the Rules:

1. Go to **www.nachaoperatingrulesonline.org**.
2. Click **Claim Your Subscription**.
3. Type in your email address and click **Continue**.
4. Check the box for **No Subscription Code** and enter your personal information.
5. Check the box to agree to the Terms of Use.
6. Click **Redeem**.
7. Click the blue button to **Log In**.
8. Enter your email and temporary password (provided to you in an email from digital@omnipress.com).
9. Click **Login**.
10. Select **Resources** to access a free (basic) copy of the Rules or purchase a more interactive version from this site.

A few highlights of the Nacha Operating Rules:

- If you receive a Notification of Change (NOC) indicating a correction is needed on an entry previously sent, you must make the correction within six (6) banking days or prior to initiating another entry to the Receiver's account.
- If an ACH entry is returned to you because of Closed Account or No Account Found at the Receiver's Financial Institution, you must correct the account information within six (6) banking days or prior to initiating another entry to the Receiver's account.
- If an ACH entry is returned to you Unauthorized, you must obtain a new authorization from the Receiver within six (6) banking days or prior to initiating another entry into the Receiver's account.
- If an ACH entry is returned to you because of Insufficient Funds, you may only resubmit two (2) more times in an attempt to clear it. Both entries must be made within 180 days of the settlement date of the original entry.

Upcoming Rules Changes

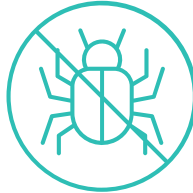
- **Effective March 20, 2026:** The Company Entry Description field for PPD Credits for payment of wages, salaries, and similar types of compensation must contain the word **PAYROLL** (in all capital letters).
- **Effective June 22, 2026:** All ACH originators are required to establish and implement risk-based processes and procedures reasonably intended to identify ACH entries initiated under fraudulent circumstances.

PROTECT YOUR BUSINESS FROM A CYBER ATTACK!



Spam email

Most attacks will originate in your email. Secure your email using SPAM filters and other tools.



Anti-virus

Make sure you leverage anti-virus and anti-spyware tools on all your devices. New viruses come out every day so it is important that these are kept up-to-date.



Passwords

Enforce password security. The longer the better. Use passphrases instead of common words. Never share passwords and avoid using the same password for all your applications and accounts. Enable multi-factor authentication (MFA).



Mobile devices

Mobile devices are computers. Today's criminals attempt to steal data or access your network through your (and your employee's) mobile devices. Enforce passwords, biometrics and other mobile device security functionality.



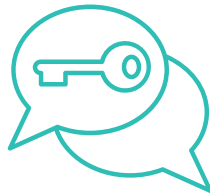
Computer updates

Keep your network and applications such as Microsoft, Adobe and Java up to date.



Backup

Backup local. Backup to the cloud. Have an offline backup and test your backups often.



Security awareness

Train your users...often. Teach them about data security, email attacks, and your security policies and procedures.



Cyber insurance

When all else fails, protect your income and business with cyber insurance policies.

LINKS AND RESOURCES

You Work Hard for Your Money. Don't Let Someone Take It from You.

From advanced cyber-fraud to a simple stolen checkbook, there are countless ways fraudsters try to take what's not theirs. Let us help you protect your account with tools like:

- **ACH Positive Pay** - You provide us with a list of ACH Transaction Originators that you authorize to debit your account, and any electronic debits presented to your account will be compared against that list.
- **Check Positive Pay** - You upload a file of all the checks you write, and we compare every check presented your account to ensure the check number and dollar amount match.
- **Payee Positive Pay** - In addition to comparing the check number and dollar amount of every check, we also ensure the payee of the check matches.

New! Holiday Schedule available on our website

Visit www.incrediblebank.com/holiday-calendar for a complete list of all the upcoming holidays that impact our branch hours and payment processing schedules.



Cybersecurity Tips and Tricks for Business Owners

Stay vigilant, stay curious and stay secure.
Check out the Cybersecurity page on our website
for more tips and tricks.

IncredibleBank Blog

Discover the latest fraud tactics and dodge them like a pro. Our blog features articles designed to help you block fraudsters from accessing your information and your money.



Get in touch with us!

1-888-842-0221

info@incrediblebank.com

You can even send us a message right in the IncredibleBank mobile app or online banking.

Look for "Messages" to get started!